

In re:  
Bruce E. Caulder  
Debtor

Case No. 20-10742-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 11, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2025:

Recip ID	Recipient Name and Address
db	+ Bruce E. Caulder, 5200 Hilltop Drive, Brookhaven, PA 19015-1204
14463189	+ Bruce Caulder Sr., 113 Paladin Drive, Wilmington, DE 19802-1720
14466163	+ Franklin Mint Federal Credit Union, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14478436	+ Franklin Mint Federal Credit Union, Robert J. Crawley, Esquire, 1835 Market Street, Ste 1400, Philadelphia PA 19103-2945
14466161	+ Franklin Mint Federal Credit Union, c/o Corinne Samler Brennan, Esq., Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14463198	+ Granite State Management & Resources, 4 Barrell Ct., Concord, NH 03301-8543
14463203	+ Penn Medicine, 3400 Civic Center Blvd., Philadelphia, PA 19104-5127
14463204	Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place, Harrisburg, PA 17129-0003
14617869	+ PennyMac Loan Services, LLC, c/o Marisa Myers Cohen, Esq., McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14483553	Pennymac Loan Services, LLC, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14463207	+ Susan Curran, 174 Laurie Lane, Philadelphia, PA 19115-2707
14463209	+ Thomas Caulder, 113 Paladin Drive, Wilmington, DE 19802-1720

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 11 2025 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 11 2025 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14463186	+ Email/Text: bncnotifications@phea.org	Jul 11 2025 23:51:00	Aes/suntrust Bank, Pob 61047, Harrisburg, PA 17106-1047
14463187	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 11 2025 23:51:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14479790	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 11 2025 23:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14463188	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 11 2025 23:51:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14463193	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 11 2025 23:51:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14481234	+ Email/PDF: ebn_ais@aisinfo.com	Jul 11 2025 23:53:16	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14463190	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 11 2025 23:53:16	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14463191	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2025 23:53:30	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jul 11, 2025

Form ID: 138OBJ

Total Noticed: 37

14463192	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2025 23:53:23	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14463199	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 11 2025 23:51:00	Department of Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14463194	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 11 2025 23:53:23	Dept Of Ed/sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635
14463195	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 11 2025 23:51:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
14463196	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jul 11 2025 23:51:00	Fm/citizens/nelnet, 121 South 13th Street, Lincoln, NE 68508
14463197	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Jul 11 2025 23:51:00	Franklin Mint Fcu II, 5 Hillman Drive, Chadds Ford, PA 19317
14483034	+ Email/Text: RASEBN@raslg.com	Jul 11 2025 23:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14463200	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 11 2025 23:53:29	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14463201	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 11 2025 23:53:16	Navient Solutions Inc, Po Box 9500, Wilkes Barre, PA 18773-9500
14463202	+ Email/Text: EBN@edfinancial.com	Jul 11 2025 23:51:00	Nhhelc/gsm&r, Po Box 3420, Concord, NH 03302-3420
14700765	^ MEBN	Jul 11 2025 23:48:42	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14463205	+ Email/PDF: ebnotices@pnmac.com	Jul 11 2025 23:53:16	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
14463206	+ Email/Text: collections@suneast.org	Jul 11 2025 23:51:00	Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862
14463208	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2025 23:53:23	Synbc/car Care Mavis T, C/o Po Box 965036, Orlando, FL 32896-0001
14491268	+ Email/PDF: ebn_ais@aisinfo.com	Jul 11 2025 23:53:29	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14481823	*+	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 11, 2025

Form ID: 138OBJ

Total Noticed: 37

Date: Jul 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2025 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com scmginly@klehr.com;nyackle@klehr.com
DENISE ELIZABETH CARLON	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MICHAEL ALAN SIDDONS	on behalf of Debtor Bruce E. Caulder msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecf@gmail.com;ecf@ca sedriver.com;izak@casedriver.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Bruce E. Caulder	)	Case No. 20-10742-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 11, 2025

For The Court

Timothy B. McGrath  
Clerk of Court